



FTC TESTIMONIAL & DISCLOSURE CHECKLIST

Before You Publish a Customer Testimonial

A quick business-owner checklist for common FTC-related testimonial and disclosure issues. Use it as a practical starting point, not as legal advice.

1. TRUTHFUL & GENUINE

- ☐ **Real customer, real experience.** The testimonial reflects the person's genuine experience.
- ☐ **No fake or false testimonial.** The person actually used or experienced the product, service, or business.
- ☐ **No misleading edit.** Editing does not materially change what the customer meant.
- ☐ **Claims are supportable.** The testimonial does not communicate a claim the business could not lawfully make itself.

2. MATERIAL CONNECTIONS

- ☐ **Check for a material connection.** Payment, discounts, free service, gifts, employment, family, or other connections may matter.
- ☐ **Disclose when appropriate.** Make a material relationship clear unless it is already obvious from context.
- ☐ **Make the disclosure easy to notice.** Do not bury it in fine print or behind a link.
- ☐ **For video, make it noticeable in the viewing experience.** A platform disclosure tool may not always be enough by itself.

3. INCENTIVES & REVIEWS

- ☐ **Do not condition a consumer-review incentive on positive sentiment.** Avoid rewards only for 5-star reviews.
- ☐ **Document incentives.** Record any payment, discount, free service, gift, or other benefit.
- ☐ **Do not distort the review picture.** Review practices should not misleadingly hide negative feedback or create a false impression.

4. RESULTS & INSIDERS

- ☐ **Extraordinary results need care.** Consider whether the ad clearly communicates what consumers generally can expect.
- ☐ **"Results may vary" may not cure a misleading takeaway.** Do not rely on a vague disclaimer alone.
- ☐ **Employees and insiders need attention.** Their connection may need disclosure if consumers would not otherwise understand it.

REVIEW VS. TESTIMONIAL: THE FTC DISTINGUISHES THEM IN SOME RULES

For example, the 2024 rule specifically prohibits incentives for **consumer reviews** conditioned on a particular sentiment. Do not assume every rule for reviews applies identically to a produced testimonial - or vice versa.

Quick pre-publish sign-off

- ☐ We can identify the real customer and actual experience.
- ☐ The finished edit is truthful and not misleading.
- ☐ We checked for incentives and material connections.
- ☐ Any needed disclosure is clear and easy to notice.
- ☐ We considered whether the testimonial implies typical results.
- ☐ We kept records of consent, incentives, disclosure, and final use.

Important legal disclaimer: Territory.io is a video production and marketing service, not a law firm. This checklist is for general educational and informational purposes only and is not legal advice. FTC rules, state laws, industry rules, and campaign facts can affect what is required. Have qualified legal counsel review your testimonial and disclosure practices.

Official FTC resources: Consumer Reviews and Testimonials Rule: Questions and Answers; Endorsements, Influencers, and Reviews. Reviewed September 2026.